

AMENDMENTS TO THE SPECIFICATION

Please replace the Abstract with the following amended Abstract:

ABSTRACT

Systems, methods, apparatus, computer program code and ~~means other~~
embodiments for issuing a unit to a holder are provided. The unit includes a forward
contract and a note or preferred stock securing obligations of the holder under the
forward contract. The note permits the holder to convert the note into an amount of
shares of issuer stock pursuant to a conversion formula.